

Massachusetts Department of Housing and Community Development (DHCD)



Eviction Diversion Initiative (EDI) Rapid Rehousing Rental Assistance

November , 2020



OVERVIEW



- **Eviction Diversion Initiative Road Map**
- **Eviction Moratoriums**
- **Rapid Rehousing Rental Assistance Programs**
- **Community Partners**
- **DHCD Homeless Coordinator Role**
- **Launch Date**



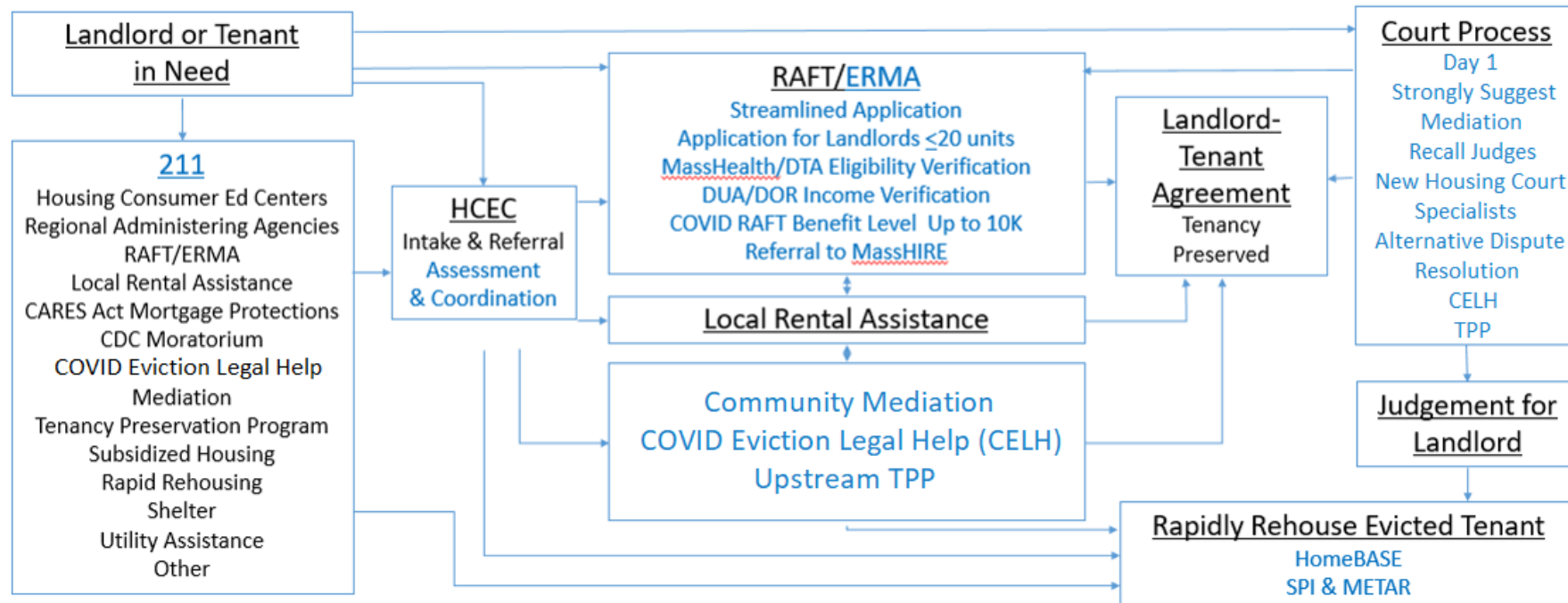
Eviction Diversion Road Map

Multiple Interventions from Pre-Filing to Post-Eviction



Public Info Campaign: 211, Social Media, Webinars, Information Resource Sheets

Courts & Court Service Centers, Legislators, Other State Agencies, Family Resource Centers, Municipal Offices, Housing Agencies, Legal Services, Social Service Orgs, Community Action Agencies, CDCs, CHAPA, MMA, Landlord Orgs, Shelters, RPAs, Community Based Orgs, Faith Based Orgs, Community Health Centers



Blue denotes new or expanded initiative



Eviction Moratoriums



Massachusetts Eviction Moratorium: Ended as of October 17, 2020. While in effect, suspended most residential evictions, though did not relieve tenants/homeowners of obligation to pay rent or make mortgage payments.

National Eviction Moratorium: The CDC issued a nationwide order limiting many evictions through December 31st, 2020. The protection under the CDC order is narrower than the state moratorium:

- It does not prevent landlords from issuing notices to quit or filing in court, but only halts actual evictions, and only for not paying rent.
- Lease violations for other infractions -- criminal conduct, becoming a nuisance, etc. -- are still enforceable with eviction.



Eviction Moratoriums



National Eviction Moratorium (cont.)

- Tenants are only protected if they give their landlord a written declaration, on a specific form, certifying that they:
 - Would be homeless or doubled up if evicted,
 - Have made partial payments to the extent they are able to do so
 - Have applied for state/local rental assistance, and
 - Have income less than \$99,000 per year (\$198,000 for joint filers).



Eviction Diversion Initiative Rapid Rehousing Programs



- **Strategic Prevention Initiative (SPI)**
 - *Front door rental assistance for households who do not meet all program requirements for EA or HomeBASE but do meet EA income eligibility (115% Federal poverty threshold)*
- **Massachusetts Emergency Transitional Assistance Reserve (METAR)**
 - *Front door rental assistance for "COVID era" EA eligible households who do not need or want stabilization services*
- **HomeBASE**
 - *Front door rental assistance for EA eligible households with stabilization service.*



Who Qualifies for RRRRA?

To access any RRRRA programs a family must apply for EA.

Who qualifies for programs?	<u>SPI</u>	<u>METAR</u>	<u>HomeBASE</u>	<u>EA shelter</u>
<ul style="list-style-type: none">• “EA eligible” means:<ul style="list-style-type: none">• ≤ 115% FPL• Family/pregnant• EA-eligible cause of homelessness• No feasible alternative housing	<ul style="list-style-type: none">✓ Determined ineligible for EA<ul style="list-style-type: none">✓ Still housed or✓ Reason for homelessness does not fit EA✓ Meet EA family criteria✓ Meet EA income asset limits	<ul style="list-style-type: none">✓ Determined EA eligible✓ Declines shelter✓ Declines stabilization✓ Demonstrates can afford all forward rent	<ul style="list-style-type: none">✓ Determined EA eligible✓ Declines shelter✓ Accepts stabilization	<ul style="list-style-type: none">✓ Determined EA eligible✓ Declines HomeBASE
Rapid Rehousing Benefits	\$3K	\$10K	\$10K	HomeBASE available at shelter exit



Strategic Prevention Initiative (SPI)



■ SPI Overview

- Provides financial assistance with rent, utilities, moving costs, and other non-housing needs for non-EA eligible households .
- Currently piloted in Boston and Brockton.
- Expansion will include Lawrence, Worcester, and Springfield.

■ Eligibility Criteria

Household must meet EA income, family composition & residency criteria:

- 115% Federal Poverty limit
- DTA Asset limit
- Household with children under 21 or pregnant woman
- Massachusetts resident
- And must be likely to meet EA homelessness criteria within 30 days.

■ Benefits

- Provides up to \$3K per household



Strategic Prevention Initiative (SPI)



SPI Eligibility Criteria

- Households must meet *115% Federal Poverty Income guidelines and DTA asset limits. Household also must have children under 21, pregnant woman, & meet residency criteria.*
- *Household is not yet EA eligible b/c still has feasible alternative housing, but is likely to become EA eligible within 30 days.*

- Example:

A family is presently living in an apartment. The family has experienced a loss of income and cannot sustain tenancy with current income. The family has fallen behind on rent. The property owner has issued a 30 Day Notice To Quit indicating they must vacate the unit if payment is not received, and RAA determines that tenancy is unlikely to be preserved with RAFT/ERMA, even with referral to TPP, CELH and/or community mediation.



MA Emergency Transitional Assistance Reserve (METAR)



■ METAR

- Provides Rapid Rehousing Assistance for EA eligible households that choose not to enter shelter and not to participate in housing stabilization services.
- First month's and last month's rent and security deposit
- Rental Arrears
- Monthly rental stipend (only in MA, and only for non-subsidized housing)
- Moving Expenses
- Utility arrears

■ Eligibility Criteria

- Must meet all Emergency Assistance (EA) Program eligibility.
- Household's first time in EA program
- Housing instability is due to COVID
- Must demonstrate can afford all forward rent

■ Benefits

- Provides up to \$10K per household for rental assistance to prevent eviction.



MA Emergency Transitional Assistance Reserve (METAR)



Eligibility Criteria

- METAR eligible household must *have children under 21, pregnant woman, meet residency requirement. Below 115% of Federal Income guidelines and meet DTA asset limits. Household is “New” to EA program and the household’s housing instability is due to COVID. The household must also demonstrate they can afford all forward rent. And LL agrees to preserve tenancy for 6 months.*

- Example:

A family is presently living in an apartment. COVID has impacted their housing stability. The family has fallen behind on rent. A court has issued a judgment for eviction. With RRRRA family demonstrate they can afford all forward rent. And LL agrees to not evict for 6 months.



HomeBASE



■ HomeBASE

- Flexible financial assistance available to prevent homelessness and sustain permanent housing .
- Rental arrears
- Rental assistance to secure new tenancy
- Rental stipends
- Moving expenses
- Utility arrears
- Furniture

■ Eligibility Criteria

- Must meet Emergency Assistance (EA) eligibility.

■ Benefits

- Provides up to \$10K per household for flexible financial assistance to prevent homelessness.



Eligibility Criteria

- HomeBASE eligible household must *have children under 21, pregnant woman, meet residency requirement. Below 115% of Federal Income guidelines and meet DTA asset limits. And meets EA categorical eligibility.*

- Example:

A family is presently living in an apartment. The family has experienced a loss of income. The family has fallen behind on rent. A court has issued a judgment for eviction and an execution.



EA ELIGIBILITY CRITERIA



■ Eligibility criteria for Emergency Assistance, HomeBASE and METAR are the same

- Massachusetts resident
- US residency
- Household with at least one child under 21 or a pregnant individual
- Household income below 115% of the Federal Poverty Limit (FPL)
- Assets below \$5,000

■ Qualifying reasons:

- Fire, flood, or natural disaster
- Eviction, condemnation, or foreclosure (no-fault or excused fault)
- Housing situation that exposes children to substantial health or safety risk
- Domestic violence



Community Partner's Roles



- **MASS-2-1-1 will refer household's seeking homeless services to DHCD Remote Line**
- **Family Resource Centers (FRC) and Regional Administering Agencies (RAA) Roles**
- **Intake referral assessment and coordination of community rental assistance and non-housing services.**



Homeless Coordinator Role



- **Homeless Coordinator:**
 - **Determines EA eligibility**
 - **Refer applicant to:
RAFT, SPI, METAR, HomeBASE or Shelter**



Launch Dates for Rapid Rehousing Programs



- **SPI Expansion 11/1/20**
- **METAR 12/2/20**



Regional HomeBASE & METAR Administering Agencies



- **Berkshire Housing Development Corporation – Pittsfield**
- **Community Teamwork Inc. – Lowell**
- **Franklin County Regional Housing and Redevelopment Authority – Greenfield**
- **Housing Assistance Corporation – Hyannis**
- **Way Finders – Springfield**
- **Metro Housing Boston – Boston**
- **RCAP Solutions – Worcester**
- **Central MA Housing Alliance – Worcester**
- **South Middlesex Opportunity Council – Framingham**
- **NeighborWorks Housing Solutions – Kingston**
- **Lynn Housing Authority – Lynn**



FAQ's



Q: Will the 866 number be more efficient in helping people during this time?

A: Yes, since DHS offices are temporarily closed, the full complement of Homeless Coordinators are scheduled to answer calls.

Q: Can HomeBASE help people before they become homeless in this moment - instead be a preservation tool?

A: Currently, EA approved HomeBASE applicants can utilize HB rental assistance for eviction prevention, sustainability and relocation.

Q: Do people really need to reapply at end of 12 months? If they do can we make it less challenging.

A: Yes. HomeBase benefits shall not exceed \$10,000 within a 12 month period. To receive additional HomeBase benefits a person will need to reapply and qualify for EA.



Questions?